



SPOTLIGHT

D I G I T A L

AUGUST 2016

LET THE MAGIC BEGIN

ANY SUFFICIENTLY ADVANCED TECHNOLOGY IS INDISTINGUISHABLE FROM MAGIC.

— ARTHUR C. CLARKE

I recently came across some stats I'd like to share with you:

- In the late 1980s, less than 1 percent of the world's stored information was in digital format. In 2013, it was 99 percent.
- In 1995, less than 1 percent of the world's population had an internet connection. That number is more than 40 percent today and rising fast.
- More than 2 billion people have smartphones and the number is rising almost too quickly to track accurately.

• The average cell phone has more computing power than all of NASA when they put a man on the moon in 1969.

Vinyl records to digital downloads and streaming, celluloid film to HD video on your phone, 1MB hard drives to cloud computing... these are but a few examples of technologies that have evolved multiple times in a relatively brief span of time. Technology in general is changing so quickly that to remain relevant, you have to be proactive or it can feel as though it's passed you by before you know it.

Back in the days when personal computers were mostly a novelty, a lot of people were skeptical of predictions by guys like Bill Gates and Steve Jobs. Many were resistant to the whole idea of a computer on every desk, feeling that the "newfangled machines" were going to put us all out of work. But the more I read, the more I realized the future was knocking loudly. So I bought a computer, had someone set it up for me, and basically taught myself how to use it... well, I may have had a little help.

Fast forward to today. Digital technology has advanced beyond what any of us could have imagined and continues to become increasingly engaging and exciting. Nowhere is this more evident than in those handy little devices we're all glued to — our cell phones. There's an app for just about any task you can possibly think of.

And I'm proud to say that we are part of the innovation and excitement as we introduce the release of the *Spotlight* magazine app!

More than a year in the making, *Spotlight Digital* delivers an interactive, multi-media experience. The app will bring an enhanced version of the information you have come to expect directly to your smartphone... and then some. In addition to the normal monthly production standings, *Spotlight Digital* will also deliver your weekly leaderboards. There will be expanded copy and features not available in the printed version. It's visually stunning and — let's face it — way cool.

Have no fear: printed copies will continue for the foreseeable future.

The *Spotlight* app joins other innovative technology that has changed the way we do things at AIL/NILICO. Think of how much more easily and effectively we are able to deliver information to our sales force, present our products to our customers and *Opportunity Unlimited* to recruits.

Whether it's *Spotlight Digital*, the AIL/NILICO Needs-Based presentation and eApp, the personal recruiting app or the much-anticipated IMPACT software platform, we continue to explore new and exciting ways to get things done.

I encourage everyone to download the *Spotlight* app and check out the future! See pages 18-19 for instructions. ☺

Sources: www.internetlivestats.com, www.emarketer.com and www.businessinsider.com [August 9, 2016]

Roger Smith
Chief Executive Officer
AIL & NILICO



SPOTLIGHT

www.arc.aillife.com/arc/spotlight
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NEWS

AUGUST 2016

VOL. 49 NO. 8

SGA Career Track

New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.



Required Retention Rate

Effective Jan. 1, 2016, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first nine months. The rates listed are for *Spotlight* recognition only.

Retention: **71.0%**
Net to Gross: **80%**

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Friday 9/23** before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Wednesday 9/28**. eApp business excluded from the 7 day hold should be uploaded by **Friday 9/30** before 2:00 p.m. CST to count for **September** production.

\$4,540,924

in total bonuses were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to **Page 30-37**.

INTRODUCING...
SPOTLIGHT
App Launch
pg. 18-19

*** Look for the asterisk!** The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2017 Awards Presentation are: the top SGA from each Category I-VIII based on Performance Factor with 100% minimum, the top two RGAs, the top five MGAs, the top five GAs, the top five SAs, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. View the 2017 Convention Qualifications online at www.aillife.com or www.nilife.com. **Check your production!** If there is an asterisk by your position, you could be on your way to stay at the wonderful Moon Palace Resort in Cancun! The convention will be held May 18-21, 2017.



LOOK FOR ME!

★ AGENT TENURE BONUS ★



NO AGENT LEFT BEHIND

JULY PAYOUT: \$102,750

JULY QUALIFIERS: 148

| | | | | | | | | | |
|-----------------------|----------|-------------------------|----------|----------------------|--------|--------------------|--------|------------------------|--------|
| Kaylea Adkins | \$ 1,000 | Kemberly Sousa | \$ 1,000 | Stephen Prescott | \$ 750 | Jared Hernandez | \$ 500 | Vincent Parsley | \$ 500 |
| Noli Alea | 1,000 | Temesghen Starr | 1,000 | Cory Quaife | 750 | Margaret Higginson | 500 | Seneca Perry | 500 |
| David Bilotti | 1,000 | Katie Tu | 1,000 | Jessilee Rooney | 750 | Jeffrey Hudson | 500 | Mitchell Raab | 500 |
| Nina Blackmon | 1,000 | Romona Afamasaga | 750 | Donald Scalzo | 750 | Kenan Hyseni | 500 | Shontoyra Rayford | 500 |
| Timothy Brown | 1,000 | Brycen Atkins | 750 | Moona Shehadeh | 750 | Edgar Irizarry | 500 | Brandon Reppucci | 500 |
| Charles Carroll | 1,000 | Kenneth Badstibner | 750 | Candice Stuckey | 750 | Youssef Jardaneh | 500 | Heather Rettura-Lowrey | 500 |
| LaTanya Cheathom | 1,000 | Nico Baldelli | 750 | Danielle Tucci | 750 | Michael Jenkins | 500 | Cory Reuzenaar | 500 |
| Allan Ciliez-Martinez | 1,000 | Vanina Bonanno | 750 | Karla Vincent | 750 | Lineti Kanongataa | 500 | Clive Robotham | 500 |
| Jean Cius | 1,000 | Christopher Buttacavoli | 750 | Adam Weiss | 750 | Alex Kelly | 500 | Lillian Rodriguez | 500 |
| Cristen Cochran | 1,000 | Terieshell Campos | 750 | Alyssa Wiebe | 750 | Brielle Killian | 500 | Darius Rowan | 500 |
| Robert DeStefano | 1,000 | Oscar Cardoza | 750 | Tracee Williams | 750 | Brody King | 500 | Eric Salado | 500 |
| Dwight Dube | 1,000 | Louisa Carlos | 750 | Dana Wilson | 750 | Steven Litchfield | 500 | Martuan Sample | 500 |
| Valeria Flores | 1,000 | Ruben Cuevas | 750 | Nicholas Yang | 750 | Victoria Lopes | 500 | Jarred Spanbauer | 500 |
| Ryan Fogel | 1,000 | Jonathan Dearolf | 750 | Venita Allen | 500 | Mariela Luis-Rios | 500 | Edward Strohm | 500 |
| Daniel Foore | 1,000 | Danielle Dhaiti | 750 | Ikram Alshobaki | 500 | John Lyons | 500 | Matthew Taylor | 500 |
| Mary Franklin | 1,000 | Elizabeth Eikelberger | 750 | Robert Bluitt | 500 | Mark Maddocks | 500 | William Terrones | 500 |
| Lee Goldman | 1,000 | Issac Estrada | 750 | Juliana Botero | 500 | Catherine Mahan | 500 | Thang Thai | 500 |
| Daisy Grimes | 1,000 | Ashley Flood | 750 | Michael Cali | 500 | Stephanie Mitchell | 500 | Arthur Trost | 500 |
| Adam Hanna | 1,000 | Amanda George | 750 | Joseph Campos | 500 | Mark Morrison | 500 | Ryan Vance | 500 |
| Megan Johnson | 1,000 | Payman Ghaysari | 750 | Brandon Cao | 500 | Nicole Musto | 500 | Kathleen Wade | 500 |
| Daniel Lahood | 1,000 | Maria Gutierrez | 750 | Cassandra Carter | 500 | Dwayne Nabors | 500 | Joseph Wilson | 500 |
| Christopher Leasure | 1,000 | Zachary Hansen | 750 | Amadeius Cheadle | 500 | Vedika Namkaran | 500 | Samuel Wright | 500 |
| Dennis Lovett | 1,000 | Jarrod Hebert | 750 | Michael Cooper | 500 | Azriel Nguyen | 500 | Julietta Young | 500 |
| April Manals | 1,000 | Austin Holzer | 750 | Anika Daniels | 500 | Anthony Nival | 500 | Robert Young | 500 |
| Jesse Medina Nunez | 1,000 | David Hrobochak | 750 | Mark Darling | 500 | Aulani Pang | 500 | | |
| Dario Messina | 1,000 | Dylan Johnson | 750 | Danielle Diamond | 500 | | | | |
| Brooklyn Mims | 1,000 | Brian Kearney | 750 | David Duddy | 500 | | | | |
| Michael Neuendorf | 1,000 | John Killmar | 750 | Jeffrey Espinal | 500 | | | | |
| Spencer Nichols | 1,000 | Clayton McCaw | 750 | Thomas Farrell | 500 | | | | |
| Ryan Ohm | 1,000 | Yamid Mendoza Sanchez | 750 | Elizabeth Goldsberry | 500 | | | | |
| Lillian Rodriguez | 1,000 | Alex Miller | 750 | Gliserio Gonzalez | 500 | | | | |
| Jordan Shoubash | 1,000 | Gregory Popp | 750 | Steven Heikkinen | 500 | | | | |
| Stefon Sookhoo | 1,000 | Deshawn Portillo | 750 | Cristian Hernandez | 500 | | | | |

Eligibility must occur in the 4th, 5th or 6th month of tenure. Tenure month is determined by agent's contract date (first application date) with the Company. Hire/code month is Month One and based on date in the system. Contract month counts as a full month of tenure regardless of whether agent codes on the first day of the month or last day of the month. Agent must have minimum of 84% Net-to-Gross in month 4 - 6. Qualifications and guidelines are on the ARC.



ALTIG-ORLOVIC TEAM HAS BEST WEEK EVER!

\$1.9M Gross \$1.7M Net Best Week Ever for an SGA in Company History

CONGRATULATIONS

Dear Future SGA

Whether you are new to our company or someone with tenure, if you have ever wondered what you had to accomplish in order to be promoted to State General Agent, the answer is simple — achieve these four levels.

SGA Career Track

Level 1: Qualify

To qualify you must meet the following criteria:

- 2 years tenure with AIL/NILICO
- Be on an MGA/RGA Contract
- Production of at least \$225,000 of 1st Six Mo. Agent production (Last 12 Months)

Level 2: Interview

You will be flown to McKinney, Texas for dinner and an interview. During this time you will also learn about the budgetary and start-up process for new SGAs.

Level 3: Follow Up

Home Office will schedule a follow-up call with you and your SGA 60 days after your interview to discuss your progress in the areas of recruiting, production and quality. If you are still growing and moving forward, we will prepare for Step 4.

Level 4: Get an Offer

After conferring with your SGA, the Home Office will contact you to:

- Let you know what territory/territories we are offering
- Discuss who may be going with you. (Your SGA can protect one person whom they feel they need to keep.)



ANNIVERSARIES

39 YEARS OF SERVICE

Malka Arony, PR
30 YEARS OF SERVICE
Lawrence Dennis, AGT
21 YEARS OF SERVICE
Raymond Lau, AGT
16 YEARS OF SERVICE
Wes Elder, AGT
Robert Ulreich, AGT
15 YEARS OF SERVICE
Gabriela Berloni, PR
Darren Miller, RGA
14 YEARS OF SERVICE
Joshua Goodman, GA
Curt Snow, AGT
13 YEARS OF SERVICE
Joaquin Santos, AGT
Helen Taylor, AGT
12 YEARS OF SERVICE
Scott Hanna, AGT
11 YEARS OF SERVICE
John Collins, RGA
Gabriel Feldmann, MGA
Nicole Pate, PR
Agatha Safford, AGT
10 YEARS OF SERVICE
Cindy Cleary, PR
Richard Correa, SGA

Nikki Crosby, AGT
David Romfoe, SA
Paul Samra, RGA
Michael van Delft, SA
9 YEARS OF SERVICE
Cara DeFiore, MGA
8 YEARS OF SERVICE
John Bacaron, GA
Kevin Davis, SGA
Magda Figueiredo, RGA
Lisa Kahan, AGT
Lafi Papalii, AGT
Alex Rozotto, AGT
Erez Shabtay, RGA
Steven Sparkes, AGT
7 YEARS OF SERVICE
Shelby Poston, AGT
Chad Potts, MGA
Sarah Thomson-Dufrechou, PR
Robert Tierney, AGT
6 YEARS OF SERVICE
Reynolds Akuamo, MGA
Kimberly Alston, AGT
Carl Carlsberg, MGA
Jorge Guerra, GA
Trevor Mayer, RGA
Phillip Rigoli, SA
George Rosicky, GA

Nicholas Walsh, RGA
5 YEARS OF SERVICE
Tara Crane, RGA
Nigel Crowe, SGA
Sherie Duvall, AGT
Kelly Ekker, MGA
Ryan Giddens, SGA
Stephen Giddens, RGA
Jason Green, GA
Phyo Phyo, AGT
Sherry Schick, AGT
Michael Shaba, MGA
Austin Soboleski, AGT
Steve Svendson, MGA
Luz Torres, AGT
Victoria Wippich, AGT
4 YEARS OF SERVICE
Jenny Alvarez, SA
Susan daCruz, AGT
Thomas Longino, GA
Marcus Martin, MGA
Meghan Modrak, GA
Kareem Mutia, AGT
Jimez Parker, SA
Priscila Pasikala, SA
Delroy Phang, SA
Jennifer Robinson, AGT
Edwin Rosa, GA
Susan Scott, GA

3 YEARS OF SERVICE
Mark Adelman, AGT
Delores Aguilera, SA
Kade Beck, MGA
Monica Brown, RGA
Denis-Michael Catalano, GA
Jason Craig, SA
Badr Elkousy, SA
Debra Frederick, AGT
Peter Gabranski, GA
Jon Golin, AGT
Solomone Havea, SA
Dan Ikei, MGA
Kaylee Kielczewski, SA
Mahadai Kryshundayal, GA
Jonathan Lamb, SA
Angela Landry, AGT
Leonel Lazcano, GA
Thomas Longino, GA
Marcus Martin, MGA
Meghan Modrak, GA
Kareem Mutia, AGT
Jimez Parker, SA
Priscila Pasikala, SA
Delroy Phang, SA
Jennifer Robinson, AGT
Edwin Rosa, GA
Susan Scott, GA

Adrian Segalla, MGA
Taneshia Solomon, AGT
Latia Stanley, GA
Alfred Uipa, SA
Lisa West, PR
2 YEARS OF SERVICE
Angelique Albert, AGT
Thbeni Amin, SA
Jonathan Black, GA
Renada Bogan, MGA
William Chu, MGA
Hyunchul Chung, GA
Vanessa Delery, SA
Tanya Dodson, SA
Kevin Dotzel, AGT
Ryan Fickert, RGA
Yairaniz Figueroa-Ruiz, AGT
Cristina Fox, GA
Carlos Frazier, AGT
James Frese, GA
Laura Frew, GA
Renita Fulcher, AGT
Richard Gaffney, GA
Priscila Gonzalez, AGT
Edy Haddad, MGA
Breann Haley, GA
Karen Hamilton, AGT
Kelly Hannan Daley, SA

Scott Harris, AGT
Asiguy Haugabook, MGA
Paul Helling, SA
Rakesh Jain, AGT
Kelsi Jewell, MGA
John Keslar, AGT
Michael LaFreniere, MGA
Ericka Martinez, GA
Patrick Ngangyou Tchounchui, SA
Ryan Orloski, GA
Dilushi Perera, MGA
Donrie Purcell, AGT
Joseph Quintons, GA
Randy Schubert, AGT
Tonya Sims, AGT
Austin A Smith, SA
Terrence Smith, SA
Marie St Germain, SA
Jamie Tan, AGT
Tovaughna Tipton-Adams, AGT
Angela Torres, MGA
John Turner, SA
Heather Watts, GA
Tom Weller, GA
Matthew Zang, MGA
Pablo Zetina, SA
1 YEAR OF SERVICE
Vincent Andreotti, SA

Martin Andrew, AGT
Mekonnen Anebo, MGA
Connie Arnould, SA
Joshua Arsham, AGT
Ashley Bailey, SA
Brandon Behrens, AGT
LaTasha Boyd, AGT
Patrick Brown, SA
James Buch, SA
Jolethia Byers, AGT
Christina Campbell, AGT
Rubens Charles, AGT
Jon-Christopher Clark, AGT
Michael Claseman, SA
Heather Claspill, AGT
Sasha Cogan, SA
Kaisee Cogswell, GA
Luis Contreras, AGT
Andrea Cox-Phillip, SA
Sean Cumiskey, SA
Vanessa Dean, PR
Jennifer DeMartino, AGT
Maxon Desmarais, AGT
Orlando Diaz, AGT
Amanda Dickinson, SA
David Doles, SA
Krystian Drozd, SA
Miguel Fajardo, SA

Dylan Farmer, AGT
Katherine Flentie, SA
Colin Ghee, AGT
Dwayne Gomez, GA
Neil Gossman, AGT
Dean Gushi, GA
Emerson Hazzard, SA
Ronald Heller, AGT
David Herchick, SA
Vincent Hill, AGT
Laurenda Hingst, AGT
Sandra Holland, AGT
Tetsuya Ishida, SA
Myriamme Jean-Charles, SA
Lynn Jenkins, SA
Joel Jesurun, SA
Alexander Johnston, SA
Christine Judge, SGA
Rafael Kajatt, SA
Raymond Kwong, AGT
Marie Laine, SA
John Lavender, SA
Michael LaVolpe, AGT
Elliot Levy, AGT
Lundy Lichte, SA
Shannon Longcore, AGT
Cole Maisonneuve, SA
Andy Mansor, AGT

Daniel Marino, SA
Georgia Mavrakis, AGT
Morgan Mays, GA
Ryan McCann, SA
Marcia McDuffie, SA
Eric McNally, AGT
Kamron Mehri, AGT
Cynthia Melchor, AGT
Jonathan Minenna, AGT
Timothy Moody, SA
Leticia Morales, AGT
Josielyn Nicolas, AGT
Kelly Norman, AGT
Max Nozek, SA
Analyn Ordonez, AGT
Jasmine Parker, AGT
Amy Pearce, SA
David Peebles, GA
Michael Perez, GA
Calvin Pichot, AGT
Joseph Pizzoferrato, SA
Jessica Plunkett, AGT
Derek Pratt, AGT
Nicolai Quezada, AGT
Johnny Ramos, GA
Cori Raviari, MGA
Keri Roberts, AGT
Sayang Ropp, SA

Marlon Rubio, AGT
Crystal Session, AGT
Mathew Simonson, SA
Rodgerius Smith, SA
Jacob Sorak, SA
Keith Stevenson, AGT
Aliesha Stone, SA
Joy Takafuji, SA
Joel Trask, SA
Samantha Tshuma, SA
Houpi Tuputupu, AGT
Vyacheslav Vasilenko, MGA
James Ware, AGT
Benjamin Weaver, SA
Leo Wright, GA

PROMOTIONS

REGIONAL GENERAL AGENT

Benjamin Ainscough
John Conard
Tara Crane
Jesse Doherty
Patrick Knouse
Igor Melcharek
Nicholas Walsh
MASTER GENERAL AGENT
Bernard Ballou
Laura Bayless
Matthew Cessna
Lincoln Dziekonski
Alifonzo H Garcia
Curtis Henderson
David Iriye

Shai Mate
Shane McGregor
Geddes Robinson
Vance Rountree
Michael Sweeney
Brian Thai
Vyacheslav Vasilenko
Tyler Worstell
60% GENERAL AGENT
Devin Phillips
Bryan Juskiw
Christina McGregor
Ashley Rust
57.5% GENERAL AGENT
Tonya Bailey
Nathan Brady

Kiah Bryant
Vincent Campana
George Connell
Bilal Farsakh
Brandon Griffin
Ramone Hare
David Hefflin
Fran Kolos
Jordan Lacy
Mireya Lopez
Edmaggie Myrthil
Jennifer Reed
Samuel Robertson
Emma Sermos
Fernando Sordia
Aaron Ybarra

55% SUPERVISING AGENT

Phillip Aruffo
Valeria Flores
Sina Heak
James Jones
Darren Lawhon
Daniel Sullivan
Alan Teigen
Edward Vargas
John Williams
George Young
52.5% SUPERVISING AGENT
Leslie Abbott
Brittany Anderson
Steven Barton
Timothy Begley

Kimberly Blackford
Donna Bodine
Vanina Bonanno
Joshua Broadhead
Russell Burgess
Brian Cabral
Terieshell Campos
Calvin Castenello
Beatriz Chacon Huizar
Adam Chipman-Penton
Kyle Church
Ashleigh Clapper
Natalie Cortez
Susan Cousineau
Edwin Cuevas Quinones
Daniel Cummings

Marcus Dacyk
Derrick Dawson
Michael DeGiovanni
Tyson DellaSilva
Natasha Desbien
Bianca Dixon
Freddie Donaldson
Armin Farahbakhsh-Priebe
Daniel Foore
Julie Ford
Brandon Foster
Marvin Fox
Samaris Gener
Susan Giangiuli
Adam Hanna
Kelly Hannan Daley

Zachary Hansen
Brianna Hanson
Solomone Havea
Tina Howard
Cameron Howat
Yihsin Huang
Myriamme Jean-Charles
Dylan Johnson
Warren Jones
Zachery Kertulis
Jonathon Knowles-Carter
Octavia Kong
Jonathan Lamb
Jarret Lane
Lauren Lazenby
Christopher Leasure

Steven Litchfield
Raymond Lopez
Daniel Martinsen
Austin Mavrak
Brandy Maynes
Amber McBride
Paul McGuinness
Donyell McKinney
Luis Miranda
Casey Moore
Marta Munro
Steven Osburn
Casey Pfeiffer
William Pikul
James Pirie
Andrew Pleasance

Akeem Provo
Alexandra Purvis
Clive Robotham
Aleisha Sampson
Barry Scheurweghs
Brandon Schweitzer
Bailey Shuttleworth Cucinelli
Christopher Silakoski
James Slater
Shane Slone
Jessica D Smith
Amanjeet Sokhey
Michael Stewart
Wyatt Storm
Candice Stuckey
Jereka Taylor

Bernie Thompson
Blake Tomblin
Shaquanna Ussery
Samiuela Vaea
Aneesh Vohra
Jeanne Whittaker
Alyssa Wiebe
PR MANAGER
Debbie Boles



OLYMPIC ATHLETES

ON THE FIELD & IN THE HOME

THE 2016 OLYMPIC GAMES OPENED this August in Rio. In my opinion, there is just nothing like the Olympics. Every 4 years, the world's best-of-the-best athletes come together to compete as both individuals and as teams, proudly representing their home countries. This is about pure athletic competition and, for the most part, there are no world politics involved.

It's exciting and thrilling to watch these games. The athletes have trained for years to become Olympians and whether they finish with gold, silver or bronze, they will have traveled a long road to participate in the games. The Olympic athletes have sacrificed much in their lives and have done what was needed to get to the Olympics by being laser-focused on training, always with the vision of reaching gold in front of them. How they respond to setbacks, their tenacity and perseverance to play through injuries, and working in tandem with other talented athletes as a team is a testament to how driven they are to being the best in their sport. They make an impact with their drive to the gold.

The Olympic Games give us a front-row seat to watch the thrill of winning as well as the agony of defeat. You see

athletes so pumped and confident that they can't not win. Then you witness athletes that lose focus and let the gold slip through their grasp. It's fascinating to me to watch both dichotomies unfold; the unbeatable confidence and unshakable desire to be on the podium receiving gold, or in some instances, the untimely loss of focus and inability to capture that golden dream.

The US Men's and Women's gymnastics teams are a good example of both ends of the spectrum. The women's team never lost focus, knew they would take gold and they collectively and individually got the job done. The men's team, while talented and having the skills to compete for the gold, lost their confidence after the initial day's competition on the pommel horse equipment. Each gymnast on the men's team had flawed routines which, I believe, diminished their confidence going

into the rest of the competition. They finished far from the medal podium and no doubt are very disappointed.

So how does this relate to us? We compete in our own Olympics every year. We train on fundamentals, develop our skillsets, set goals and have objectives to reach. We must work to maximize every opportunity. Maximizing results from those opportunities creates the impact we want to see. Reaching our gold is personal, professional and impacts lives. Individually, we create impact. Collectively, when we all reach the gold level, we multiply that impact exponentially.

What we do is too important to too many families for us to settle for any less than a gold medal performance. We can't lose focus and take detours on what it is that we really do for families. We have a golden opportunity to strengthen our relationships with our groups, with our policyholders, and with our future policyholders. We must be the best at what we do because, literally, lives depend on us to provide a gold standard of service.

I'm looking forward to celebrating the Gold, together, as one team; Team AIL/NIL-ICO. This is our 2016 Olympics and we are trained professional insurance athletes with gold in our future. Individually, each of us plays a vital part in getting to the gold. Collectively, is how we win! 🏆



Susan Fuldauer
Vice President of
Public Relations Field Operations



Close to the Heart



David and Christy Zophin, their children and David's father and sister presented a \$10,000 Close to the Heart donation in honor of Marlene Zophin to the Dana-Farber Cancer Institute

BOSTON, MA

David Zophin and his family traveled to Dana-Farber Cancer Institute in Boston to present the donation, made in honor of his mother, Marlene Zophin, who was treated at the facility when she was diagnosed with Stage IV lung cancer. "They were phenomenal. They are a world renowned research center," he said. The donation is earmarked for research into pediatric cancers and raised an additional \$21,000 in matching funds through another Dana-Farber donation program.

Since its founding in 1947, DFCl has been committed to providing adults and children with cancer the best treatment available today while developing tomorrow's cures through cutting-edge research.



AIL SGA Simon Arias presents Close to the Heart donations to Robert Pavlich (Pastor Bobby), COO of Teen Challenge and Maurice Clarett, founder of Comeback Project

YOUNGSTOWN, OH

American Income Life Insurance Company, in partnership with the Simon Arias SGA office through Close to the Heart donated a total of \$7,000 to two Youngstown area youth organizations.

The donations were for Ohio Valley Teen Challenge and the Comeback Project, both of which work with at-risk teens in Youngstown. "I believe we, as a community, possess the resources to invest in our youth and provide them with the opportunities they need to succeed," said Simon.

Ohio Valley Teen Challenge provides a faith-based, drug free, alcohol free, tobacco free environment where men 18 & older can come for 12-14 months.

The Comeback Project helps prepare at-risk teenagers for success before they graduate high school through supplemental educational courses, seminars, and individual help.



NEW LAB MEMBER

James Hart — President of the Metal Trades Department (MTD), AFL-CIO

James Hart is the newest member of the AIL Labor Advisory Board. Hart was elected by the MTD Executive Council to fill the unexpired term of the retiring President effective July 1, 2016.

Born in Brooklyn, Hart began his career in New York City as a member of Plumbers Local Union #1, UA. He rose through the ranks as an apprentice, journeyman, instructor, foreman and local union officer. There, he represented civil service employees and led government employee collective bargaining negotiations that yielded or protected some of America's highest wages and most progressive workplace conditions enjoyed by municipal government employees.

In 1999, Hart was appointed as a Special Representative and assigned to the state of New York and later Florida where he was in the forefront of building teams that were responsible for rebuilding and restoring the union's pipe trades and state associations and councils to organizing and political prominence. He was subsequently elected international representative and served as director of the Metal Trades Maritime and Government Employees Department.

PERSONAL RECRUITING

Unleash Your Career!



Personal Recruiting provides opportunity for all Agents to earn an additional monthly income stream above and beyond regular recruiting efforts performed by Managing Agents!

TOP PAYOUTS* JULY

TOTAL PAYOUT: \$253,091 TOTAL QUALIFIERS: 732



Christina Jauch
\$2,555
Simon Arias



Shai Mate
\$2,231
Altig-Orlovic



Andrew Wagner
\$1,747
Durhon Oldham



Kassandra Perez
\$1,713
Jose Carvajal



Larissa Anderson
\$1,508
Sabrina Lloyd

| NAME | TOTAL | NAME | TOTAL | NAME | TOTAL | NAME | TOTAL | NAME | TOTAL |
|---------------------|----------|------------------------|--------|-----------------------|--------|-----------------------|--------|--------------------|--------|
| Christina Jauch | \$ 2,555 | Mia Mitchell | \$ 845 | Joshua Rush | \$ 680 | Robert Adrahtas | \$ 576 | Harvey Quinn | \$ 506 |
| Shai Mate | 2,231 | Kade Beck | 844 | Fran Kolos | 678 | Brian Murray | 576 | Nicole Arnone | 505 |
| Andrew Wagner | 1,747 | Richard Whyte | 843 | Marysa Maggio | 671 | Hoang Nguyen | 572 | Faith Appelgren | 505 |
| Kassandra Perez | 1,713 | Dalyn Quilausing | 838 | Heulett Suggs | 666 | Corey Helly | 571 | Mary Thompson | 502 |
| Larissa Anderson | 1,508 | David Stoll | 833 | Viyarath Vongprachanh | 662 | Juan Dominguez | 570 | Jeremiah Acosta | 500 |
| Jessica Chang | 1,459 | Jessica Liles | 816 | Patrycja Grudzinska | 659 | Magdalena Franco | 566 | Matteo Cardinale | 500 |
| Timothy Conn | 1,388 | Meaghan Kehl | 814 | Alexander Guzel | 657 | Matthew Parks | 559 | Walter Crouse | 500 |
| Matthew Rodriguez | 1,368 | Dalila Landeros | 811 | Eric Snyder | 655 | Gregory Graham | 559 | Deloris Duncan | 500 |
| AshLynn Orng | 1,347 | Mark Dominguez | 810 | Quewandra Daniel | 651 | Max Nozek | 557 | Patricia Dykes | 500 |
| Ransey Vazquez | 1,315 | Jason Bratin | 804 | Gina Merico | 649 | Nataly Castillo | 556 | Yannick Longchamps | 500 |
| Manuel Diaz | 1,263 | Christopher Gray | 802 | Kimberly Tagliavia | 644 | Raquel Lord | 556 | Elzbieta Mendron | 500 |
| Alma Lozano | 1,220 | Gustavo Rivera-Delgado | 799 | Beaux Southern | 643 | Anthony Watson | 555 | Monika Michniak | 500 |
| Michael Nelson | 1,201 | Jacob Carlson | 793 | Casey Finley | 640 | Anemone Bennett | 555 | Crystal Miller | 500 |
| Anthony Estes | 1,193 | Steven Rios | 785 | Samuel Montgomery | 639 | Christopher Kopietz | 553 | Micah Morales | 500 |
| Andre McCallum | 1,189 | Joy Vann-Austin | 782 | Avi Kauderer | 637 | Erin Noyd | 552 | Elisha Moton | 500 |
| Joshua Dishong | 1,183 | Marmin Alea | 778 | Slavita Hut | 637 | Tyler McKnight | 551 | Amanda Sutton | 500 |
| Hector Mendez | 1,176 | Nathan Hunt | 774 | Matt McBride | 633 | Ryan Grubb | 551 | | |
| Evelyn Howell | 1,163 | Michael Russin | 766 | Marisol Siordia | 626 | Alizann Jokbengboon | 546 | | |
| Dario Messina | 1,131 | Laaina Havea | 761 | Andres Liranzo | 617 | Tamia West | 543 | | |
| Anita Przybylowicz | 1,127 | Svyatoslav Stefanyshyn | 757 | Rodney Ward | 617 | Craig Ebinger | 541 | | |
| Richard Gaffney | 1,076 | Nacole Newbold | 755 | Nina Blackmon | 617 | Elizabeth Chilson | 539 | | |
| Amanda Peterson | 1,065 | Heather Watts | 755 | Barry Scheurweghs | 617 | Micah Rosenbaum | 539 | | |
| Benjamin Varner | 1,064 | Nicholas Scordos | 752 | Amanda Hardy | 615 | Daneene Rusnak | 539 | | |
| Breanna Levy | 1,031 | Scott Harrold | 750 | James Rucker | 614 | Ricardo Dominguez | 534 | | |
| Kimberly Martinez | 993 | Raul Rojas | 748 | Aaron McEntire | 604 | Villagran | 533 | | |
| Michele Meade | 989 | Derek Foore | 748 | Amanda Bryan | 603 | Rebecca Arch | 533 | | |
| Janice Moseychuck | 961 | Tessie Miya | 742 | Rita Haidinger | 601 | Joseph Valdez | 533 | | |
| Matthew Pengtakoon | 948 | Nicole Khochaba | 733 | Stephanie Baker | 600 | Britton Costa | 529 | | |
| Jessica Santamarina | 939 | Cleopatra Sola | 725 | Aaron Ellis | 599 | Amber Dregalla | 523 | | |
| Robert Young | 932 | Martha Garcia | 724 | Reesa David | 599 | Christopher Silakoski | 523 | | |
| Marc Salvaggi | 906 | Zoltan Krecsko | 724 | Begona Patino-Lopez | 596 | Timothy Brown | 522 | | |
| Alfonzo Garcia | 897 | Jordan Kness | 723 | Stephanie Lovins | 595 | Andre Richards | 516 | | |
| Mauri Ramirez | 888 | Matthew Weber | 713 | John Conard | 592 | James Jones | 515 | | |
| Ashley Rust | 883 | Joshua Crisp | 704 | Makena Alexander | 590 | Jonathan Frigola | 515 | | |
| Bryant Rayford | 883 | Tyler Mabry | 695 | Charles Driver | 590 | Daniel Toshner | 515 | | |
| Mark Dushaj | 881 | Stephanie Kell | 692 | Romona Afamasaga | 588 | Joshua Sanson | 513 | | |
| Michael Russo | 875 | Adam Chesney | 692 | Patricia Mason | 580 | Fernando Siordia | 510 | | |
| Waleah Salah | 865 | Phillip Munsey | 687 | Alisha Anderton | 579 | Badr Elkousy | 508 | | |
| Gabriel Rocha | 857 | Pablo De La Cruz | 686 | Jonathan L. Jones | 578 | Michael Stewart | 508 | | |

TOP AGENTS** JULY

TOTAL PERSONAL RECRUITERS: 321 TOTAL PERSONAL RECRUITS: 389



Christina Jauch
7 Recruits
Simon Arias



Krystian Drozd
5 Recruits
Sabrina Lloyd



Ransey Vazquez
5 Recruits
Bob Olson



Stephanie Kell
4 Recruits
Joseph Diecedue



Benjamin Varner
4 Recruits
Altig-Orlovic

| NAME | # RECRUITS | NAME | # RECRUITS | NAME | # RECRUITS | NAME | # RECRUITS | NAME | # RECRUITS |
|-------------------|------------|--------------------|------------|---------------------|------------|------------------------|------------|-----------------------|------------|
| Christina Jauch | 7 | Larissa Anderson | 2 | Martha Garcia | 2 | Gina Merico | 2 | Beaux Southern | 2 |
| Krystian Drozd | 5 | Kade Beck | 2 | Victoria Gonzales | 2 | Janice Moseychuck | 2 | Ruben Szabo | 2 |
| Ransey Vazquez | 5 | Reginald Bentajado | 2 | Patrycja Grudzinska | 2 | Nacole Newbold | 2 | Viyarath Vongprachanh | 2 |
| Stephanie Kell | 4 | Angela Black | 2 | Nathan Hunt | 2 | Ivonne Perez | 2 | Robert Young | 2 |
| Benjamin Varner | 4 | Jason Bratin | 2 | Alizann Jokbengboon | 2 | Amanda Peterson | 2 | | |
| Lukasz Klepacki | 3 | Amanda Bryan | 2 | Matthew Kania | 2 | Anita Przybylowicz | 2 | | |
| Steven Rios | 3 | Quewandra Daniel | 2 | Jordan Kness | 2 | Mauri Ramirez | 2 | | |
| Gabriel Rocha | 3 | Pablo De La Cruz | 2 | Zoltan Krecsko | 2 | Gustavo Rivera-Delgado | 2 | | |
| Matthew Rodriguez | 3 | Mark Dominguez | 2 | Dalila Landeros | 2 | James Rucker | 2 | | |
| Jeremiah Acosta | 2 | Elvis Durakovic | 2 | Jessica Liles | 2 | Ashley Rust | 2 | | |
| Makena Alexander | 2 | Richard Gaffney | 2 | Alma Lozano | 2 | Jessica Santamarina | 2 | | |

TOP AGENTS** YTD

TOTAL PERSONAL RECRUITERS: 1,399 TOTAL PERSONAL RECRUITS: 2,366

| NAME | # RECRUITS | NAME | # RECRUITS | NAME | # RECRUITS | NAME | # RECRUITS | NAME | # RECRUITS |
|---------------------|------------|------------------|------------|----------------------|------------|-----------------|------------|--------------------|------------|
| Ransey Vazquez | 33 | Jonathan Frigola | 8 | Quewandra Daniel | 8 | Kassandra Perez | 7 | Anita Przybylowicz | 7 |
| Kade Beck | 10 | Alma Lozano | 8 | Christina Jauch | 8 | Alberto Alcalá | 7 | | |
| Robert Kanaan | 10 | Michael Russin | 8 | Joshua Dishong | 7 | Matthew Parks | 7 | | |
| Marc Salvaggi | 9 | Ofa Tupouniua | 8 | Stephanie Kell | 7 | Geddes Robinson | 7 | | |
| Patrycja Grudzinska | 9 | Amanda Peterson | 8 | Martyna Duda-Pasieka | 7 | Mack Doby | 7 | | |

* Top Personal Recruiting Agents listed earned at least \$500
▼ By Number of Personal Recruits, Top Personal Recruiting Agents listed have at least 2 Personal Recruits.
● Spotlight will picture the top 5 Personal Recruiting Agents based on number of Personal Recruits. In case of a tie, top Personal Recruiting Agents will be determined by total Incentive Structure Payout as long as minimum Retention/Net to Gross standards are met.
★ The number of YTD Personal Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Torchmark Achievement Award eligibility due to the counts being calculated differently.

LEAGUE OF CHAMPIONS

MEMBERS

— By Number of Eligible Personal Recruits*

| | | | | | | |
|---|--|--|---|---|---|---|
|  Kade Beck Joseph Diecedue 15 Recruits GOLD |  Christina Jauch Simon Arias 10 Recruits SILVER & BRONZE |  Michael Russin Simon Arias 10 Recruits SILVER |  Heather Berg Eric Cochran 10 Recruits SILVER |  Steven Rios Sabrina Lloyd 10 Recruits SILVER |  Tiffany Babin Michael Vasu 10 Recruits SILVER |  Jonathan Boyd Simon Arias 6 Recruits BRONZE |
|  Aaron Chen Altig-Orlovic 5 Recruits BRONZE |  Derek Pratt Simon Arias 5 Recruits BRONZE |  Anemone Bennett Simon Arias 5 Recruits BRONZE |  Eric Snyder Simon Arias 5 Recruits BRONZE |  Pablo De La Cruz Jose Carvajal 5 Recruits BRONZE |  Mark Dominguez Jose Carvajal 5 Recruits BRONZE |  Raul Rojas Jose Carvajal 5 Recruits BRONZE |
|  Jamie Schulz Cohen-Cohen 5 Recruits BRONZE |  Hector Mendez Randall Cook 5 Recruits BRONZE |  Joy Vann-Austin James Cunningham 5 Recruits BRONZE |  Joshua Rush Chad Deley 5 Recruits BRONZE |  Jonathan Frigola Joseph Diecedue 5 Recruits BRONZE |  Richmond Gerrish Laura Fisher 5 Recruits BRONZE |  Laaina Havea Steve Friedlander 5 Recruits BRONZE |
|  Marmin Alea Steve Friedlander 5 Recruits BRONZE |  Luaao Leota Steve Friedlander 5 Recruits BRONZE |  Heather Watts Mathew Hart 5 Recruits BRONZE |  Mark Dushaj Zachary Hart 5 Recruits BRONZE |  Adam Chesney Zachary Hart 5 Recruits BRONZE |  Gretchen Crady Chris Hernandez 5 Recruits BRONZE |  Brandon C Johnson Allan Jennings 5 Recruits BRONZE |
|  Krystian Drozd Sabrina Lloyd 5 Recruits BRONZE |  Rodrick Hahn Travis Moody 5 Recruits BRONZE |  Robert Smith Durhon Oldham 5 Recruits BRONZE |  Geddes Robinson Raymond Risucci 5 Recruits BRONZE |  Janica Moseychuck Imran Satti 5 Recruits BRONZE |  Nacole Newbold Imran Satti 5 Recruits BRONZE |  Bryan Juskiw Surace-Smith 5 Recruits BRONZE |
|  George Kamel Surace-Smith 5 Recruits BRONZE |  Michael Shaba Brian Traboulay 5 Recruits BRONZE |  Quewandra Daniel Daniel Umbertone 5 Recruits BRONZE |  Jessica Santamarina Jamison Weatherspoon 5 Recruits BRONZE |  Aaron Ralston Jeremy Welch 5 Recruits BRONZE |  Kasali Kotun Williams-Zophin 5 Recruits BRONZE | |

MAKE AN INCOME. MAKE AN IMPACT.



MONDAY, SEPTEMBER 12

Help others
follow Opportunity Unlimited.

Help yourself
to the rewards of our
Personal Recruiting program.

**PERSONAL
RECRUITING
BONUS**



*A Personal Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP

WHAT IS HOLDING YOU BACK?

ONLY YOU CAN HOLD YOURSELF BACK!

DATELINE AUGUST 2006: AIL AND NILICO wrote just over \$51 million through July. It would lead us to total production of over \$86 million for the calendar year. Our retention of business was 70.8%. Simply put, in order to net \$86 million, we had to write nearly 30% more business.

Fast forward to August 2016, a mere 10 years later: In the overall scheme of things, not a long period of time but an explosive period of time for profitability for Agents. Through July 2016 and projected for the end of August, retention of business has increased to an all-time high of 76.7%, a nearly 6% increase. Each point of retention is represented by over \$1.1 million dollars.

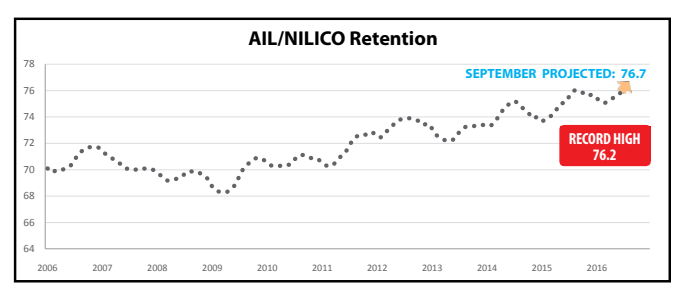
Wow, that means with the increase in quality factors, over a 6-month period of time, Agents have increased their net value of accounts by over \$6 million dollars. You, the

Agent field force have increased the amount of business issued from 78% to 84%. That is also a 6% increase over a short, 10-year span of time.

Actor, comedian, musician, and director Woody Allen once said, "80% of success is showing up." You, as agents for AIL/NILICO, just need to show up! Once you are there, use the technology provided with the Needs-Based Presentation to paint a picture the way an actor portrays a character in the movies. The only thing that is holding you back is you!

If underwriting needs a questionnaire completed, do you do that first or put it off until the last possible minute? When a policy has a rating or amendment, do you see those policyholders first or do you wait until just before the policy NTOs? As for me, I always want to protect the money that I have already received so that I can assure myself an increased flow of income in the future with greater retention along with the additional 30% bonus that an agent can qualify for.

When a policy lapses, do you work the notice as soon as it downloads through CAS or do you wait until 6 months later when your advances and bonuses depend on increasing your retention? Procrastination is the enemy of all salespeople. My motto is that I will always do what I really don't want to do or what



takes the most time first. That way it is out of the way and I can move on to a more pleasant task like making additional sales.

Cementing your quality factors for both Net-to-Gross and Retention should be second nature. When a racecar driver wants to give him or herself an edge, they memorize the track that they will be racing on. They know every twist and turn. They know where to position themselves for the most positive outcome: winning the race.

As insurance professionals, you need to prepare yourself for any situation. The tools are there; all you have to do is utilize them. A refresher of the presentation from AILlaptopdemand.com never hurt anyone. Just as that racecar driver finds that additional edge, you may find that there was just one word that has been left off the presentation and that is why your sales and closing percentages have diminished.

Practice your chosen profession every day. Remember, "Amateurs practice until they get it right; professionals practice until they can't get it wrong." — Unknown

Richard Meshulam
Vice President of Quality Business



How much do you know about the famous people who grace our 2016 **IMPACT** theme graphics?

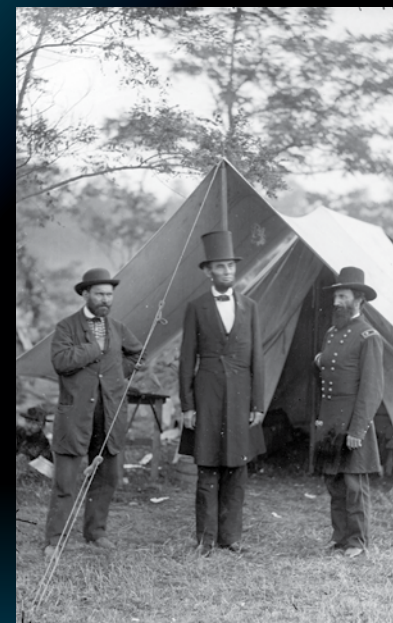
What **IMPACT** did they make and how does that relate to our ability as individuals and collectively to make an **IMPACT**?



ABRAHAM LINCOLN

(1809-1865)

He has been cited in many polls as being the most popular US president. "Honest Abe" became famous for his integrity from a young age. He is remembered for his oratory skills, especially the Gettysburg Address, and more importantly, for signing the Emancipation Proclamation, abolishing slavery.



Was almost entirely self-educated; he was an avid reader.



Served as postmaster of New Salem, IL prior to becoming a lawyer.



Is the only US president to have a registered and patented invention — a mechanism to lift boats over obstructions in a river.



Was said to suffer from "melancholia," or, as we know it today, clinical depression.



Is not buried at the Lincoln Memorial, but in Springfield, IL.



Barrack Obama took the oath of office for his two terms using Lincoln's own Bible.



Food for Thought:
"Whatever you are, be a good one."
— Abraham Lincoln



Sam Yarbrough

Director of Marketing AIL/NILICO
Managing Editor *Spotlight Magazine*

I'M EXCITED TO INTRODUCE SPOTLIGHT DIGITAL!

Over the years, *Spotlight* has seen some upgrades, such as going from black and white to full color print, and bonus rankings going from loose inserts to actual magazine pages. But this upgrade takes us beyond print.

Spotlight Digital will include everything from the printed magazine, and then some.

- Video clips from top Agents and Managers sharing how they're successful
- Multimedia Event albums
- Expanded recognition
- Interactivity throughout
- And content delivered more quickly to you.

And trust me, there will be much more to come. So check out the app and shoot us a note! We would love to hear from you!

From everyone on the Spotlight Team, we sincerely hope you enjoy Spotlight Digital.

Want to be a part of SPOTLIGHT DIGITAL?

Have some awesome ideas or something specific you'd like to see? Is your SGA office or PR Team doing something amazing that deserves recognition?

Send us your ideas, photos and videos at spotlight@ailife.com

INTRODUCING...

SPOTLIGHT

DIGITAL

Available now on iOS & Android devices

SIDE BAR

Use the side navigation bar to login, search and navigate the app.



WEEKLY LEADERBOARDS

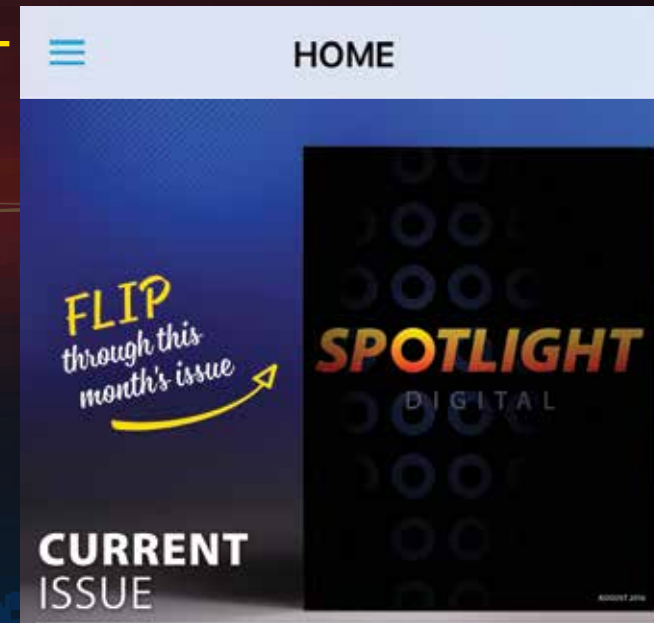
Review your weekly results and see how you measure up against other agents. Standings are updated every Friday.

HALL OF HONOR

See current and past award winners including Agent and SGA of the Year, Million Dollar Club qualifiers and more!



FEATURES:



EXCLUSIVE CONTENT

Don't miss out on content that is exclusive to the app such as agent interview videos and additional event photos.

USER GUIDE

Reference the user guide if you need help navigating the app.

CONVENTION

See what's waiting for you in Cancun if you qualify.

How to DOWNLOAD:

1. Go to the App Store or Google Play
2. Search 'Spotlight Digital'
3. Install the app
4. Launch the app from your device's home screen
5. Allow for Notifications
6. Login to the app when prompted using the login credentials for the ARC



MASTERGENERALAGENTS



1
NICHOLAS MOORE
ROCHESTER, NY



2
MARC SALVAGGI
CLEVELAND, OH



3
JOSHUA KRUEGER
AURORA, CO



4
CHRISTINA JAUCH
PITTSBURGH, PA



5
SARA VAZ
WINNIPEG, MB



6
MATTHEW DIULUS
PITTSBURGH, PA



7
JOSHUA DISHONG
TROY, MI



8
ANDREW WAGNER
ROCHESTER, NY



9
JOHNNY LY
EDISON, NJ



10
BEAU LOCKER
ALTAMONTE SPRINGS, FL

JULY

| Rank | | 1st 6 Mo Agt | Net ALP | NTG | RET | SGA |
|------|-------------------|--------------|-----------|-----|------|-------------------|
| 1 | Nicholas Moore | \$98,844 | \$274,155 | | 78.6 | Durhon Oldham |
| 2 | Marc Salvaggi | 97,471 | 198,588 | | 75.7 | Surace-Smith |
| 3 | Joshua Krueger | 90,430 | 114,110 | | 79.9 | Richard Correa |
| 4 | Christina Jauch | 79,122 | 91,679 | 89 | | Simon Arias |
| 5 | Sara Vaz | 68,403 | 115,516 | | 82.9 | Altig-Orlovic |
| 6 | Matthew Diulus | 67,632 | 100,500 | | 73.5 | Simon Arias |
| 7 | Joshua Dishong | 64,394 | 118,062 | | 73.7 | Zachary Hart |
| 8 | Andrew Wagner | 60,069 | 79,865 | | 81.7 | Durhon Oldham |
| 9 | Johnny Ly | 59,578 | 83,414 | | 81.1 | Giglione-Ackerman |
| 10 | Beau Locker | 58,130 | 87,612 | | 75.5 | Matt Henderson |
| 11 | Morgan Lobello | 54,777 | 72,656 | | 80.1 | Giglione-Ackerman |
| 12 | Ryan Fickert | 54,400 | 132,722 | | 74.4 | Zachary Hart |
| 13 | Dan Ikei | 52,556 | 96,294 | | 79.9 | Altig-Orlovic |
| 14 | Ryan McIntosh | 52,251 | 75,161 | | 73.3 | Altig-Orlovic |
| 15 | Lorena Barriere | 52,242 | 98,589 | | 79.5 | Cohen-Cohen |
| 16 | Britton Costa | 51,819 | 63,968 | | 72.3 | Simon Arias |
| 17 | Evan Holzhauser | 51,386 | 62,784 | | 74.5 | Giglione-Ackerman |
| 18 | Christopher Hintz | 50,431 | 105,647 | | 75.7 | Altig-Orlovic |
| 19 | Robert Smith | 48,889 | 94,976 | | 79.3 | Durhon Oldham |
| 20 | Julianne Scavo | 48,390 | 51,851 | | 76.3 | Erin Allen |

ALL TIME RECORDS: \$438,277 1st 6 Mo Agt | \$723,872 Net ALP

YTD

| Rank | | 1st 6 Mo Agt | Net ALP | NTG | RET | SGA |
|------|-----------------|--------------|-------------|-----|------|-------------------|
| *1 | Joshua Dishong | \$1,117,388 | \$1,468,475 | | 73.7 | Zachary Hart |
| *2 | Joshua Krueger | 838,626 | 1,076,518 | | 79.9 | Richard Correa |
| *3 | Andre McCallum | 775,539 | 973,145 | | 71.5 | Zachary Hart |
| *4 | Nicholas Moore | 723,397 | 1,662,921 | | 78.6 | Durhon Oldham |
| *5 | Zach Otto | 670,756 | 1,313,202 | | 73.8 | Sabrina Lloyd |
| 6 | Marc Salvaggi | 596,170 | 1,344,743 | | 75.7 | Surace-Smith |
| 7 | Ryan Fickert | 559,212 | 1,283,405 | | 74.4 | Zachary Hart |
| 8 | Matthew Diulus | 558,376 | 845,314 | | 73.5 | Simon Arias |
| 9 | Bobby Szwaja | 412,791 | 841,098 | | 78.9 | Theodore Pappas |
| 10 | Daniel Hartwig | 409,630 | 904,443 | | 77.6 | Surace-Smith |
| 11 | Robert Smith | 404,048 | 742,759 | | 79.3 | Durhon Oldham |
| 12 | Steve Bryant | 385,988 | 574,447 | 88 | | Ryan Giddens |
| 13 | Morgan Lobello | 384,254 | 539,220 | | 80.1 | Giglione-Ackerman |
| 14 | Christina Jauch | 370,553 | 458,876 | 89 | | Simon Arias |
| 15 | John Conard | 361,756 | 551,360 | | 74.2 | Simon Arias |
| 16 | Steven Rios | 347,367 | 411,202 | | 74.4 | Sabrina Lloyd |
| 17 | Chelsie Otto | 346,875 | 352,546 | | 77.8 | Sabrina Lloyd |
| 18 | Dan Ikei | 343,910 | 496,737 | | 79.9 | Altig-Orlovic |
| 19 | Evan Holzhauser | 341,417 | 462,993 | | 74.5 | Giglione-Ackerman |
| 20 | Rodney Ward | 340,040 | 557,628 | | 72.0 | Zachary Hart |

ALL TIME RECORDS: \$2,554,545 1st 6 Mo Agt | \$4,468,285 Net ALP

REGIONALGENERALAGENTS



1
MATTHEW DIULUS
PITTSBURGH, PA



2
COREY HELLY
EDISON, NJ



3
JOSHUA DISHONG
TROY, MI



4
BRETT GRYSKA
ROCHESTER, NY



5
MATTHEW PARKS
CLEVELAND, OH

JULY

| Rank | | 1st 6 Mo Agt | Net ALP | NTG | RET | SGA |
|------|-------------------|--------------|-----------|-----|------|-------------------|
| 1 | Matthew Diulus | \$251,662 | \$388,025 | | 71.6 | Simon Arias |
| 2 | Corey Helly | 232,872 | 341,645 | | 78.1 | Giglione-Ackerman |
| 3 | Joshua Dishong | 212,889 | 402,502 | | 74.0 | Zachary Hart |
| 4 | Brett Gryska | 211,673 | 538,533 | | 79.7 | Durhon Oldham |
| 5 | Matthew Parks | 202,235 | 408,226 | | 74.7 | Surace-Smith |
| 6 | Michael Laramie | 183,944 | 393,401 | | 71.9 | Michael Vasu |
| 7 | Matthew Turnquist | 181,835 | 254,313 | | 77.3 | Richard Correa |
| 8 | Thomas Vena | 169,409 | 339,536 | | 75.4 | Simon Arias |
| 9 | Sean Velasquez | 140,854 | 297,820 | | 80.0 | Cohen-Cohen |
| 10 | Evan Holzhauser | 139,252 | 200,866 | | 73.4 | Giglione-Ackerman |

ALL TIME RECORDS: \$980,159 1st 6 Mo Agt | \$1,435,508 Net ALP

YTD

| Rank | | 1st 6 Mo Agt | Net ALP | NTG | RET | SGA |
|------|-------------------|--------------|-------------|-----|------|-------------------|
| *1 | Joshua Dishong | \$2,187,048 | \$3,559,369 | | 74.0 | Zachary Hart |
| *2 | Matthew Diulus | 1,817,720 | 2,883,015 | | 71.6 | Simon Arias |
| 3 | Matthew Turnquist | 1,647,939 | 2,434,782 | | 77.3 | Richard Correa |
| 4 | Corey Helly | 1,619,735 | 2,389,463 | | 78.1 | Giglione-Ackerman |
| 5 | Thomas Vena | 1,587,237 | 3,233,213 | | 75.4 | Simon Arias |
| 6 | Brett Gryska | 1,493,196 | 3,849,968 | | 79.7 | Durhon Oldham |
| 7 | Matthew Parks | 1,450,252 | 3,407,588 | | 74.7 | Surace-Smith |
| 8 | Michael Laramie | 1,107,049 | 2,432,393 | | 71.9 | Michael Vasu |
| 9 | Levar Morgan | 1,055,641 | 2,756,445 | | 79.0 | Theodore Pappas |
| 10 | Zach Otto | 1,029,002 | 1,671,448 | | 73.9 | Sabrina Lloyd |

ALL TIME RECORDS: \$5,230,627 1st 6 Mo Agt | \$8,242,209 Net ALP

CATEGORY I



1

JESSICA TREYBICK
NEW YORK, NY



2

CHUCK HILL
LODI, CA

CATEGORY II



1

KIMBERLY MCGUIRE
WINDSOR, ON



2

FRAN CHRISTIE
WHITE ROCK, BC

CATEGORY III



1

ANNA GUIDO ROHRER
HAMILTON, OH



2

ERICA DALAGER
LAKELAND, MN

CATEGORY IV



1

ELIZABETH REYER-CORLEY
LUMBERTON, MS



2

DION DIZON
KAPOLEI, HI

TOPROOKIE



PAM MONETTI
BUNKER HILL, IL

ICEBREAKER



STEPHANIE BAUMANN
SPOKANE, WA

TOPMANAGER



DAWN TRUDDEN
DUNLAP, IL

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

| CATEGORY | POPULATION |
|----------|-------------------------|
| 1 | over 11,000,000 |
| 2 | 8,000,000 to 10,999,000 |
| 3 | 5,000,000 to 7,999,999 |
| 4 | Under 5,000,000 |

ROOKIE: Reps with 2015 Hire Date
ICEBREAKER: Reps with 2016 Hire Date
PR MANAGER: Overall card growth at the end of the current month over previous year.

JULY

| Category | Rank | Cards | Location/Manager |
|------------|------|-------------------------------|-----------------------------------|
| I | 1 | Jessica Treybick | 3,752 NY City/Brian Ryan |
| | 2 | Chuck Hill | 3,561 NorCal & Reno/Jason Beckman |
| | 3 | Susan Gilbert | 3,344 Chicago/Dawn Trudden |
| | 4 | Malka Arony | 2,749 AZ/Jason Beckman |
| | 5 | Vivian Dwyer | 2,513 VA/John Keliher |
| II | 1 | Kimberly McGuire | 1,945 ON/Jacqueline Lowe |
| | 2 | Fran Christie | 1,496 BC/Jacqueline Lowe |
| | 3 | Timothy Leary | 1,394 NY State/JT Tasker |
| | 4 | Robin Andrade | 1,113 Mass & RI/Rosanna Gill |
| | 5 | Lacy Martin | 874 Houston/Christa Davis |
| III | 1 | Anna Guido Rohrer | 2,020 S OH/Tami Williams |
| | 2 | Erica Dalager | 1,915 MN/Dawn Trudden |
| | 3 | Nicole McCarthy | 1,723 MN/Dawn Trudden |
| | 4 | Sandy Knapp | 1,495 WI/Amanda Mlinaz |
| | 5 | Lisa McGee | 1,413 CO/Cindy Cleary |
| IV | 1 | Elizabeth Reyer-Corley | 1,897 MS/Patti Morgan |
| | 2 | Dion Dizon | 1,341 HI/Daryl Barnett |
| | 3 | Amanda Cross | 1,335 KY/Tami Williams |
| | 4 | Robin Denham | 1,206 KS & NW MO/Cindy Cleary |
| | 5 | Sue Akers | 1,161 NE/Cindy Cleary |
| Rookie | 1 | Pam Monetti | 1,087 St Louis/Cindy Cleary |
| IceBreaker | 1 | Stephanie Baumann | 1,238 WA/Jason Beckman |

ALL TIME RECORD: 18,960 Cards

YTD

| Category | Rank | Cards | Location/Manager |
|----------|------|-----------------------|------------------------------------|
| I | *1 | Malka Arony | 21,612 AZ/Jason Beckman |
| | *2 | Chuck Hill | 16,128 NorCal & Reno/Jason Beckman |
| | 3 | Brenda Di Somma | 13,520 NJ/Brian Ryan |
| | 4 | Jessica Treybick | 13,083 NY City/Brian Ryan |
| | 5 | Al Wall | 10,423 Toronto/Jacqueline Lowe |
| II | *1 | Robin Andrade | 12,148 Mass & RI/Rosanna Gill |
| | *2 | Fran Christie | 9,561 BC/Jacqueline Lowe |
| | 3 | David Scalisi | 8,613 NY State/JT Tasker |
| | 4 | Kimberly McGuire | 8,562 ON/Jacqueline Lowe |
| | 5 | Lacy Martin | 6,909 Houston/Christa Davis |
| III | *1 | Erica Dalager | 9,075 MN/Dawn Trudden |
| | *2 | Carl Zablony | 8,856 NV/Jason Beckman |
| | 3 | Anna Guido Rohrer | 7,851 S OH/Tami Williams |
| | 4 | David Blaisdell | 7,704 TN & SW NC/Beth Farm |
| | 5 | Sandy Knapp | 7,294 WI/Amanda Mlinaz |
| IV | *1 | Robin Denham | 9,421 KS & NW MO/Cindy Cleary |
| | *2 | Randy Stockley | 8,659 NL/Melissa Lively |
| | 3 | Michael Cooper | 8,559 IA/Dawn Trudden |
| | 4 | Sue Akers | 8,493 NE/Cindy Cleary |
| | 5 | Dion Dizon | 8,471 HI/Daryl Barnett |

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

MANAGERS: JULY

| Rank | Cards | Location/Manager |
|------|------------------------|------------------------------|
| 1 | Dawn Trudden | 3,397 Denise Gilbert |
| 2 | Cindy Cleary | 2,771 Patti Morgan |
| 3 | Brian Ryan | 2,108 Michelle Baxter |
| 4 | Elizabeth Reyer-Corley | 1,266 Patti Morgan |
| 5 | Chuck Hill | 926 Jason Beckman |

MANAGERS: YTD


| Rank | Cards | Location/Manager |
|------|------------------------|-------------------------------|
| *1 | Jacqueline Lowe | 17,671 Laurie Onasch |
| *2 | Cindy Cleary | 16,712 Patti Morgan |
| *3 | Brian Ryan | 13,753 Michelle Baxter |
| 4 | John Keliher | 7,376 Patti Morgan |
| 5 | Dawn Trudden | 6,154 Denise Gilbert |

BONUS: JULY

| | | | | | | |
|-------------------|-----------------|-------------------|------------------|--------------------|------------------|-------------------|
| Sue Akers | Cheryl Cook | Viki Farr | Dee Hettinger | Nicole McCarthy | Chas Robinson | Leo VanDenBussche |
| Ken Altizer | Michael Cooper | Mark Flemm | Brett Hulme | Lisa McGee | Gary Rothman | Lori Vaughn |
| Donna Altshue | Amanda Cross | Tommy Flynn | Sandy Knapp | Kimberly McGuire | Rebecca Rozario | John Wagner |
| Robin Andrade | Erica Dalager | Mark Gagliardi | Shane Knowles | Kevin McKeen | Irene Rurycz | Al Wall |
| Malka Arony | Travis Daniels | Susan Gilbert | Cindy Kunce | Pam Monetti | Steve Sanchez | Lisa West |
| Stephanie Baumann | Robin Denham | Laurie Gruber | Donna LaMontagna | Jermaine Moore | David Scalisi | |
| Ralph Beard | Brenda Di Somma | Lisa Guay | Timothy Leary | George Murry | Tracy Smith | |
| Gabriela Berloni | Dion Dizon | Anna Guido Rohrer | Larry Lozano | Steve Orcheron | Don Spohn | |
| Deborah Boles | Jeanette Dodd | Jeffrey Hapke | Dianna Lueke | Kathy Pappas | Randy Stockley | |
| Lou Nell Busby | Darrell Dorey | Jerry Hartnett | Lacy Martin | Rona Pileggi Spano | Jessica Treybick | |
| Fran Christie | Vivian Dwyer | Krissa Hensley | Stephen Matous | Cas Robinson | Bryan Uhl | |

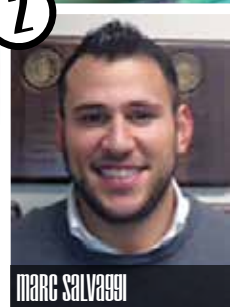
LEADERSHIP BONUS

1




NICHOLAS MOORE
\$33,850
Durhon Oldham

2




MARC SALVAGGI
\$33,044
Surace-Smith

3




BOBBY GUJRAL
\$27,985
Altig-Orlovic

4



RYAN FICKERT
\$25,670
Zachary Hart

5



JOSHUA DISHONG
\$21,497
Zachary Hart

JULY BONUS LEADERS | PAYOUT: \$1,842,274 | QUALIFIERS: 595

- | | | | | | | | | |
|---|---|--|--|---|---|--|---|---|
| <ul style="list-style-type: none"> \$ 33,850 Nicholas Moore 33,044 Marc Salvaggi 27,985 Bobby Gujral 25,670 Ryan Fickert 21,497 Joshua Dishong 21,195 Richard Mansfield 20,910 Sara Vaz 20,846 David Wang 20,589 Brandon Summerton 20,123 Zach Otto 17,602 Dan Ikei 16,798 Charles Ferrari 16,629 Robert Kanaan 15,590 Matthew Diulus 15,259 Johnny Ly 14,803 Avi Kauderer 14,417 Patrick Bendure 14,034 Daniel Hartwig 13,998 Bobby Szwaja 13,978 Blake Higuchi 13,724 Britton Costa 13,209 Evan Holzhauser 13,206 Robert Smith 13,013 Lorena Barriere 12,649 Chris La Fond 12,388 Ernest Powell 12,315 Jake Yagjian 12,311 Christopher Hintz 11,971 Corey Helly 11,757 Christina Jauch 11,676 Beau Locker 11,583 Atta Saleh 11,493 Robert Hamilton 11,036 Adeyemi Akinade 10,999 Jonni Ng 10,883 Joshua Krueger 10,659 Matthew Parks 10,513 Juan Olvera 10,174 Doreen Rylan-Foti 9,597 Troy Plummer | <ul style="list-style-type: none"> \$ 9,469 Ryan Wilson 9,404 Jessica Wilhite 9,293 Melinda-Rae Lyse 9,214 Trevor Mayer 9,190 David Guzman 9,179 Joy Vann-Austin 8,952 Aaron McLean 8,948 John Conard 8,944 Andrew Wagner 8,722 Steve Svendson 8,645 AshLynn Orng 8,640 Sean Velasquez 8,547 Steven King 8,517 Alon Fischer 8,484 Michael Clemente 8,361 Duni Olusegun 8,291 Ricardo Subero 8,229 Ryan McIntosh 8,168 Stephen Jeung 8,158 Alifonso W Garcia 8,133 Morgan Lobello 8,111 Brandon Teter 8,102 Darrell Asbell 8,079 Ryan Stenglein 8,077 Thomas Vena 7,945 Cleopatra Sola 7,785 Andre McCallum 7,679 Mohammed Moalawi 7,659 Jordan Chalom 7,603 John M McGrath 7,565 Joshua Jackson 7,512 Shahab Mahdavinejad 7,464 Sokol Fazliu 7,348 Patrick Stenglein 7,309 Bobby Gujral 7,248 Jonathan Emura 7,213 Jimmy Tchen 7,187 Shai Mate 7,151 Harold Durana 7,126 Andre Bent | <ul style="list-style-type: none"> \$ 7,119 Nicholas Lorence 7,113 Gregory Graham 7,087 Magda Figueiredo 7,050 Marisa Willgruber 6,958 John Nieves 6,943 Syed Quadri 6,924 Erez Shabtay 6,850 Chad Potts 6,790 Muhammed Ashraf 6,741 Ofa Tupouniua 6,602 Michael Crelli 6,489 Kody Kramme 6,460 Begona Patino-Lopez 6,391 Joshua Olin 6,361 Nasr Quadri 6,237 Mark Beckford 5,973 Samantha Ralston 5,940 Menno Glick 5,910 Herman Fennell 5,849 Alifonso W Garcia 5,847 Scott Wheeler 5,831 Pablo De La Cruz 5,811 Steven Rios 5,794 Andrew McQuade 5,792 Gevorg Yanukyan 5,698 Evan Donoghue 5,676 Rodney Ward 5,674 Reynolds Akuamoaa 5,625 Chelsie Otto 5,610 Jameetri Washington 5,587 Cara DeFiore 5,553 Mark Dombrowski 5,539 Brian Gilmore 5,444 Brent Bowling 5,347 Nicholas Scordos 5,288 Nicholas Walsh 5,269 Susan Bedrossian 5,256 Michael Gerstein 5,255 Carrie Hammer 5,191 Kerlens LaRose | <ul style="list-style-type: none"> \$ 5,175 Cole Maisonneuve 5,127 Paul Zuzick 5,057 Brandon Minor 5,029 Elizabeth Chilson 4,976 Christopher Bentley 4,965 Kade Beck 4,958 Jason Bratin 4,949 Deana Plaster 4,932 Julianne Scavo 4,908 Kaitlyn Brandt 4,900 Joshua West 4,841 Mark Hileman 4,833 David Higa 4,783 Ala Awad 4,779 Patrick Duray 4,743 Timothy Wilson 4,714 Aaron Haynes 4,699 Richard Dyer 4,694 George O'Shea 4,599 Stephanie Kell 4,581 Andrew Wilson 4,500 Daniel Toshner 4,430 Jean Joseph 4,424 Dominic Telymonde 4,410 Aaron Friedlander 4,405 Stephanie Lovins 4,371 Tibor Simon 4,362 Joshua Rush 4,351 Brian Zuzick 4,344 Jonathan Jones 4,330 Michael Stuver 4,280 Edford Banuel 4,274 Stephen Hill 4,259 Patrick Guthrie 4,235 Natalie Linker 4,139 Patrick Rieger 4,087 Darcy Schrieber 4,063 Michael C Williams 4,052 Christopher Akins 3,954 Rita Haidinger | <ul style="list-style-type: none"> \$ 3,931 Carl Carlberg 3,744 Jordon Barron 3,680 Tom Weller 3,634 Carlos Arballo 3,622 Jesse Doherty 3,619 Jessica Santamarina 3,591 Antonio Reyes 3,522 Gary Slocum 3,505 Corey Hallam 3,505 Monica Brown 3,455 Alex Kae 3,452 Craig Strompf 3,434 Patrick Knouse 3,432 Nicholas Engrav 3,417 Craig Ebinger 3,407 Devon Chapman 3,374 Gabriela Sime 3,346 Samuel Cohen 3,344 Taylor Black 3,298 Christopher Dicks 3,278 Andre Hawthorne 3,276 Amr Shater 3,260 Richmond Gerrish 3,242 Michael Laramie 3,206 Mack Doby 3,194 Mark Kukielski 3,194 Travis Stucki 3,178 Tyler McKnight 3,150 Justin Adams 3,069 Fritznel Octave 3,063 Tyler Worstell 3,044 I-Perfection Harris 3,035 Gregory Sampat 3,012 Dean Gushi 2,994 Stephen Giddens 2,986 Bruce Vlaje 2,962 London Nelson 2,933 Lamar Livingston 2,900 Jeffery Thiel 2,744 Ariel Demesa | <ul style="list-style-type: none"> \$ 2,711 Jeffrey Hall 2,704 Matthew Turnquist 2,703 Philip Roffi 2,693 Sheila Downey 2,659 Ashley Wenning 2,658 London Burnett 2,632 Robert Biser 2,591 Dustin Dunbar 2,531 Jamil Harris 2,508 Asiguy Haugabook 2,507 Anthony Theriault 2,504 Allen Watson 2,456 Michael Musso 2,444 Martha Zelaya 2,433 Carlo Buhay 2,417 Grant Myers 2,363 Jamie Winters 2,352 Dustin Dunlap 2,326 Noel Rose 2,310 Timothy Bugge 2,308 Hussain Mir 2,285 Alex Roland 2,264 Aaron Parks 2,256 Michael Williams Jr 2,251 Minh Phung 2,214 Carrie Padgett 2,194 Holly Lacey 2,187 Kristina Moore 2,153 Benjamin Ainscough 2,148 James Franklin 2,125 Bradley Kampmeier 2,122 Joshua Crisp 2,070 Amy Baird 2,024 Anadeto Arevalo 1,979 Scott Montgomery 1,966 Nicole Sanders 1,939 Anita Ferris 1,932 Matthew Cessna 1,927 Roger Fung 1,884 Derek Foore 1,854 Elias Boles 1,846 Jonathan Kinnard 1,812 Steven Warner 1,764 Arlene Robichaux 1,750 George Taramas 1,729 Jesse Spencer 1,728 Rachel Gallagher 1,715 Andrew Bishop 1,709 Victor Agurto 1,702 Ashley Ruhl 1,690 Christina Meyer 1,684 Aziz Farsakh 1,678 Bonnie Dupre 1,678 Tina Janti 1,673 Christopher Clark 1,667 Lisa Richardson 1,663 Nacole Newbold 1,618 Bryan Juskiw 1,617 William Robinson 1,611 Jenna Gula 1,607 Pamela Randle 1,584 Jason Green 1,580 Tonya Bailey | <ul style="list-style-type: none"> \$ 1,557 Jorge Guerra 1,532 Roghie Hassan Loo 1,517 Christopher Gray 1,497 Scott Sonnenberg 1,469 Benito Menchaca 1,468 Tucker Gregor 1,455 Charley Forshee 1,450 Ashley Rust 1,404 Michael Sweeney 1,402 Francis Ingulli 1,386 Andrew Chambers 1,377 Viyarath Vongprachanh 1,361 Matthew Kurey 2,062 Joseph Kanaan 1,295 Justin Diaz 1,293 Curtis Henderson 1,283 Mike Paragiou 1,264 Melne Hughes 1,259 Nathan Doyle 1,192 Martyna Duda-Pasieka 1,105 Elyse Bryan 1,103 Vance Rountree 1,102 Jason Cox 1,097 Rebyka Watson 1,079 Alvin Ali 1,077 Alix Albright 1,075 Sina Heak 1,073 John Sparby 1,429 David Iriye 1,062 Mauri Ramirez 1,060 Richard Gaffney 1,053 Glenn Martin 1,050 Joseph Tomanovich 1,046 Lynn Jenkins 1,037 Paul Samra 1,030 Thomas Longino 1,029 Travis White 1,000 Emily Brunner 997 Nathan Hunt 994 Sarah Gilmore 991 Alexandra Berberich 987 Jon Gelhom 987 Timothy Penso 983 Bernard Ballou 981 Saul Lopez 980 DeAnthony Hartman 973 Eric Thompson 972 Mamdema Faal 967 Christopher Bennett 963 Jamie Cates 954 Tereesha O'Neal 939 Derren Chapman 938 Michael Perez 932 Anthony Lopez 925 Michael Denton 922 Ernest Powell 911 Brody Maughan-Evanson 903 Matthew Miller 897 Darren Miller 876 Rayleen Kama 871 Paul Smith 870 Liam Flaherty 867 Arthur McIntyre | <ul style="list-style-type: none"> \$ 867 Mary-Delores Ayarzagoitia 866 John McDougald 861 Jesse Benwell 847 Richard Johnson 846 Mark Lomonaco 843 Alma Lozano 827 Edy Haddad 819 Lara Wyatt 812 Troy Williams 811 Kyle Alden 808 Steve Hartman 808 David Rigney 803 Victoria Gonzales 800 Steve Bryant 793 Shalom Chaimov 788 Mahadai Kryshundayal 784 Patricia Cicerale 781 Keona France 778 Heulett Suggs 770 Brenton Franklin 744 Jordan Kness 744 Brandon Edens 744 Beaux Southern 726 Omar Billy 718 Ericka Martinez 711 Micah Focken 710 Adem Abdula 709 Jinelly Urena 704 Mike Hudnall 704 Matthew Dawson 704 Peter Gabranski 696 Leonel Lazcano 694 Arjana Jones 693 Duane Shaw 692 Meghan Modrak 683 Vincent Meyer 681 Christopher Walsh 681 Lea Jenkins 680 Jadelene Welty 678 Aaron Dupras 666 Alexandra Graham 665 Fred Greenawalt 656 Sean Walsh 655 Jonathan Black 654 Demitrius Lucas 649 Susan Scott 647 Shawn Lewicki 643 Jeffrey Witherall 630 Michael Tribbitt 629 Joshua Randolph 622 Karen Mosley 615 Shane Carlson 604 Jacob Vargas 601 Vyacheslav Vasilenko 599 Spencer Simmons 598 Jason Lee 597 Ray Salmon 597 Frank Cordaro 592 Joshua Rauser 587 Inderjit Toor 586 Daniel Walton 560 Brenton Patterson 552 Jeremy Engrav | <ul style="list-style-type: none"> \$ 544 Kyle Lewicki 542 Michael Buckelew 541 Evron Simon 535 Matthew Conrad 534 Danielle LaBarbera 524 Richard Jones 523 Christine DiSanto 511 James Cassie 509 Phillip McElfresh |
|---|---|--|--|---|---|--|---|---|

FOUNDERS CLUB

July Qualifiers—
Outstanding Producers & PR Representatives:



Al Alkurdi

Bob Olson
1 Qualifications
\$238,299 Net ALP
78.5 RET



Katie Massart

Altig-Orlovic
13 Qualifications
\$112,308 Net ALP
84.9 RET

DIRECTORS OF THE MONTH



Leaders growing leaders

Sales Director of the Month



Murray Horowitz

Murray had 23.76% growth over July of 2015.

PR Director of the Month



Patti Morgan

Patti had 19.42% Lead Growth over July of 2015.



AM I DOING IT RIGHT?

SOMETIMES WE WANT TO MOVE ahead fast in our career. But have you ever wondered why a mountain road will take you to the top going sideways and not vertically? Because sideways is made out of trial and error and solutions to move forward, so to pave the road for anyone else in that path.

So it is with our careers whether they are corporate or in sales. The right way to make it to the top is sideways.

Here are a few tips I have learned in the last 30 years of my career with AIL/NILICO:

1. MAKE IT MAKE SENSE.

Plot your own career so that sideways doesn't turn into a merry-go-round. A sideways move needs to be strategically planned to move you higher on the mountain. As an agent, I knew that if I wrote more business and with quality, I would eventually qualify for a higher contract. As an agency builder, I had to recruit and train better to have more submitting agents and climb the charts.

2. DO WHAT NEEDS TO BE DONE.

No procrastination. Obstacles will not go away just by closing your eyes or taking the manāna attitude. Do a self-assessment and find out what skills you need to improve to resolve problems and make obstacles go away.

Then execute in a timely manner, only this way your next turn will take you higher.

3. MAKE SURE YOU ARE STILL LEARNING.

There's always going to be someone better than you. Start with that person and ask to connect so you can learn from them what they are doing to be better than you. Books are good, seminars are great, but there's really nothing like someone who's making it happen in front of your eyes. They will help you get higher results.

4. DECIDE FOR YOURSELF WHAT "UP" MEANS.

For me it was very simple. As an agent: I wanted to have the highest contract. As an MGA, I wanted to be an RGA. As an RGA I wanted to be an SGA. And as an SGA, at some point I wanted to have more territory or end up at corporate and start climbing a

new mountain. At the end of the day, it's also about happiness. You have to know what it is you want and what's right for you. If you reach a crossroad where a move feels wrong based on your goals and vision, then listen to yourself.

As you travel to the top of your mountain sideways, there will be times when you will not see the next turn or the top of the mountain, but the road is there. Trust the road that has already been paved for you and trust your instincts. If reaching the top is what made you start the climb, then don't stop until you do.

I am still climbing. ☺

Domenico Bertini

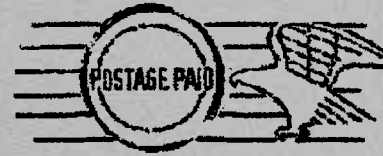
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FCC ID: BCGA1432 IC: 579C-A1432 Serial: F7V11D6REF84

